Nathan and Cinnamon Little Present

HOMES & LIFE

YOUR LOCAL REAL ESTATE MAGAZINE

OVERPRICING
The Most Expensive Mistake Sellers Make



- Feeling Trapped by Your Mortgage Rate?
- Waiting Until Spring to Sell?
- Concessions Are Not Always Losses.

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OUR COMMITMENT TO YOU

No matter where you are in your selling journey, the focus is on keeping the process simple, effective, and stress-free. With millions of dollars in negotiated sales and recognition for outstanding client care, you can trust our experience and insight to help guide your real estate decisions.

If we can be helpful in any way at all, please feel free to get in touch.

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7 SIMPLE WAYS

to Get Your Home Ready for Cooler Weather

A little fall maintenance now can help keep your home comfortable, efficient, and ready for the colder months ahead.



1. Reverse ceiling fans to circulate warm air.



2. Replace old furnace or HVAC filters.



3. Check weatherstripping around doors & windows.



4. Clean leaves & debris from roof gutters.



5. Test smoke & carbon monoxide detectors.



6. Disconnect & store outdoor hoses.



7. Check exterior lighting as daylight hours shorten.



KNOW YOUR HOME'S VALUE BEFORE YOU NEED IT

The market is always changing—and so is the value of your home. You might be surprised by what your home could sell for today.

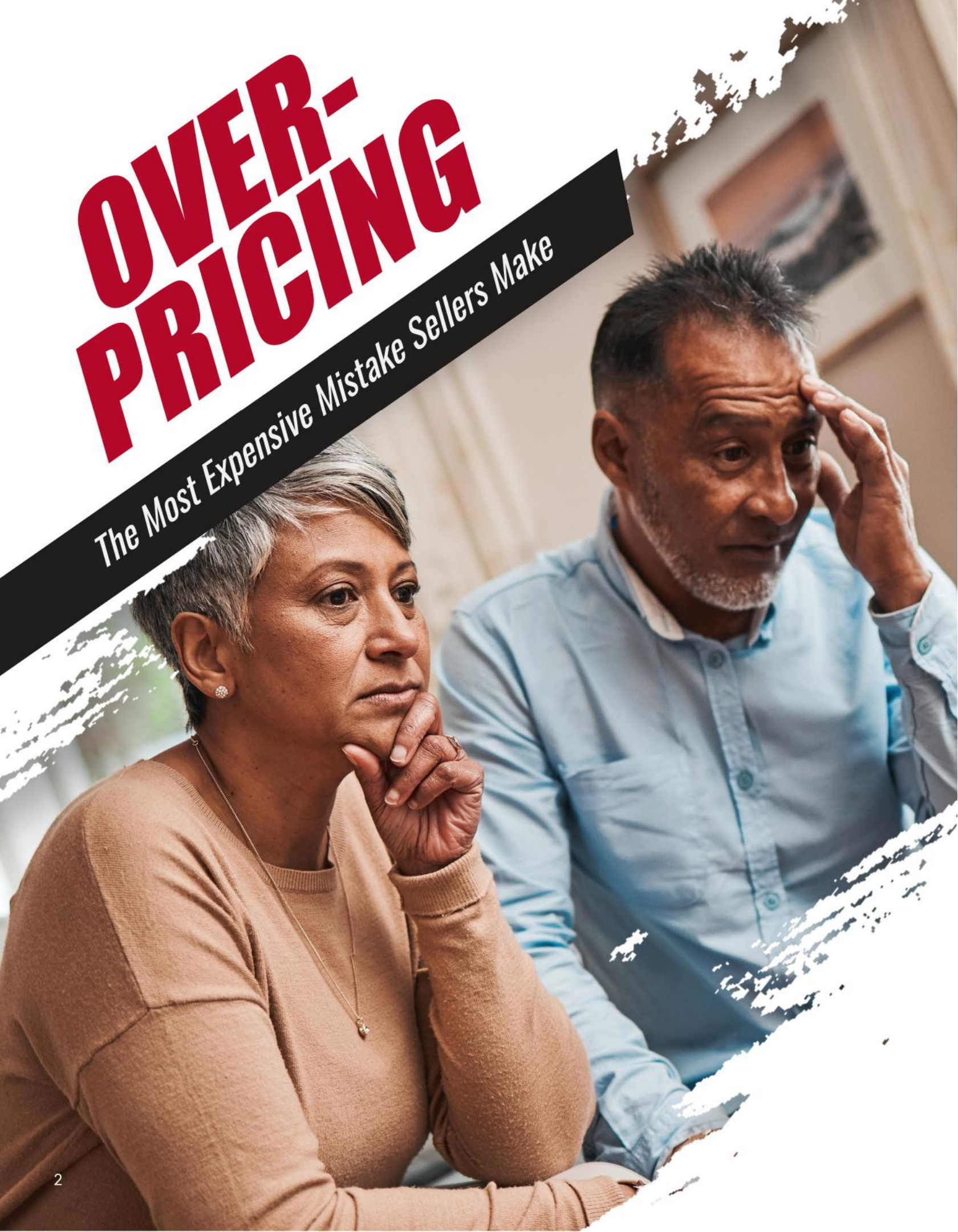
If you're curious, we'd be happy to prepare a **Personalized Home Value Snapshot** showing what comparable homes nearby are selling for and where your home may fit in today's market.

No obligation. Just useful information about one of your biggest investments.

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OVER-PRICING

The Most Expensive Mistake Sellers Make





"...the market has changed, and the first price you choose matters more than ever."

For years, homeowners watched properties sell quickly, sometimes with multiple offers and little negotiation. That experience still influences what many sellers believe their home should bring. But the market has changed, and the first price you choose matters more than ever.

Today's buyers have more choices in many markets. They can compare similar homes, watch how long listings sit, and see price reductions almost instantly. When a home enters the market above comparable properties, buyers may not negotiate, they may simply move on.

"...the highest asking price is not the same as the highest selling price."

That is why "testing the market" with a high price can backfire. The first few days of a listing are often when it receives the most attention. If serious buyers dismiss it during that window, a later reduction may not recreate that excitement. Worse, repeated reductions can make buyers wonder whether there is a problem with the property.

Pricing correctly does not mean pricing low. It means using recent sales, current competition, condition, location, and buyer behavior to position the home where it can attract attention and offers.

And remember: the highest asking price is not the same as the highest selling price. A strong pricing strategy is designed to protect your negotiating position, not give it away.

Before choosing a list price, ask an agent to show you three things: what has sold, what is currently competing with you, and what failed to sell. Those three views can tell a more useful story than an online estimate.

Feeling Trapped by Your Mortgage Rate?

If you are ready to move on, but scared of losing your low mortgage rate, there are other factors you should be considering. Let's zoom out and take a look at the bigger picture.



One of the biggest reasons homeowners hesitate to move is simple: *"I don't want to give up my rate."*

It's an understandable concern. Many homeowners have rates well below today's prevailing rates, making their current payment hard to replace. But your mortgage rate is only one part of the financial picture.

Years of homeownership may have built substantial equity. Proceeds from a sale could provide a larger down payment, reducing the amount you would need to finance. This could make something like downsizing, for example, more affordable.

There are also reasons for moving that don't show up in a rate comparison. Your home may be too large and costly to maintain, far from family, or simply no longer right for the way you want to live. In situations like these, ask yourself, *"What is it costing me to stay?"*

Before assuming you're "locked in," ask your real estate agent and lender to run the numbers. Consider your estimated sale proceeds, available equity, next-home price, down payment, taxes, insurance, and projected monthly payment.

Staying may still be the right decision, but don't let a great mortgage rate make that decision for you. Look at the complete financial picture, because you may have more options than you think.

FROM PREP TO SALE

A 30-Day Timeline to Help You Get Your Home Prepared and Sold

Selling your home is an exciting journey, but preparation is key to maximizing your home's value and attracting buyers. Follow this 30-day timeline to get your home market-ready!



Day 1-7: Declutter & Deep Clean

• Remove personal items and excess furniture to create a spacious feel.

• Organize closets, cabinets, and storage areas—buyers will look inside!

• Deep clean every room, including carpets, windows, and baseboards.



Day 8-14: Make Small Repairs & Updates

• Fix leaky faucets, squeaky doors, and chipped paint.

• Apply a fresh coat of neutral paint to brighten rooms.

• Update light fixtures, cabinet hardware, and doorknobs for a modern touch.



Day 15-21: Boost Curb Appeal

• Power wash siding, walkways, and driveways.

• Mow the lawn, trim hedges, and plant fresh flowers.

• Repaint the front door and update outdoor lighting.



Day 22-30: Stage & Final Touches

• Arrange furniture to highlight space and flow.

• Add fresh towels, flowers, and lightly scented candles.

• Hire a professional photographer to capture stunning listing photos.

Following this step-by-step plan will ensure your home is ready to impress buyers! Thinking of selling? Call me today for a free home value consultation.



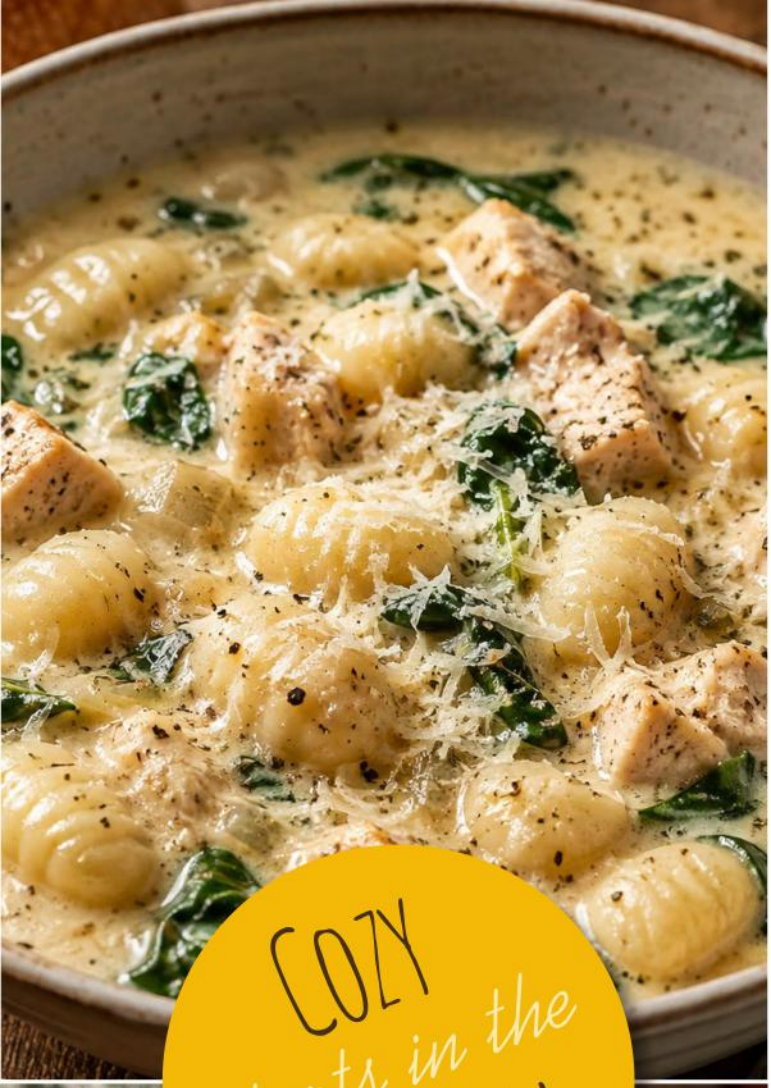
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Call Us Today for All Your Real Estate Needs!

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Cozy starts in the Kitchen

Creamy Chicken & Gnocchi Soup

Ingredients:

- 1 tablespoon olive oil
- 1 pound boneless chicken breast (diced)
- 1 small onion (chopped)
- 2 cloves garlic (minced)
- 4 cups chicken broth
- 1 teaspoon Italian seasoning
- 1 package (16 oz.) potato gnocchi
- 2 cups baby spinach
- 1 cup half-and-half
- ½ cup grated Parmesan
- Salt and pepper to taste

Directions:

Heat olive oil in a large pot. Add chicken and onion. Cook until chicken is browned. Add garlic. Cook 30 seconds. Add broth and Italian seasoning. Bring to a gentle boil, add gnocchi. Cook according to package directions. Reduce heat. Stir in spinach, half-and-half, and Parmesan. Simmer until spinach wilts and soup is creamy. Season with salt and pepper. Serve with warm crusty bread.



Easy Cinnamon Apple Crisp

Ingredients:

- 5 apples (peeled and sliced)
- 2 tablespoons brown sugar
- 1 teaspoon cinnamon
- 1 teaspoon vanilla
- ¾ cup old-fashioned oats
- ½ cup flour
- ½ cup brown sugar
- ½ teaspoon cinnamon
- 6 tablespoons melted butter

Directions:

Heat oven to 375°F. Toss apples with brown sugar, cinnamon, and vanilla. Spread in a greased 8-inch baking dish. Combine oats, flour, brown sugar, cinnamon, and melted butter until crumbly. Sprinkle evenly over apples. Bake 30–35 minutes, until the apples are tender and topping is golden. Serve warm—preferably with a scoop of vanilla ice cream.

Waiting Until Spring to Sell?



When homeowners think about selling, spring often feels like the obvious choice. More buyers are searching, yards are blooming, and moving before a new school year sounds convenient. But waiting for spring can also mean waiting for more competition.

Fall and winter buyers are often shopping for a reason: a job change, growing family, relocation, downsizing, or a deadline that cannot wait until April. At the same time, fewer homeowners typically choose to list during the holidays and colder months. That can give a well-prepared home a chance to stand out.

Today's market makes that especially important. Buyers have more choices in many parts of the country and are taking more time to compare homes. A property that is priced correctly, shows beautifully, and faces less competing inventory may have an advantage.

The right question is not, *"Is winter a bad time to sell?"* It is, *"What does my local market look like right now?"* Ask a local real estate professional to compare current inventory, buyer activity, recent sales, and competition before deciding whether waiting until spring actually benefits you.

So what does your local market look like right now? Call to find out!



CONCESSIONS
ARE NOT ALWAYS LOSSES

When Saying "Yes" to a Buyer's Requests Pays Off!



A buyer asks for help with closing costs. Another wants a repair credit. Someone else asks the seller to contribute toward a mortgage-rate buydown. For homeowners accustomed to the market of a few years ago, these requests can feel like losing.

They are not necessarily losses. They are negotiating tools.

Concessions have become more common as buyers face high housing costs and more choices. A concession can reduce the cash a buyer needs at closing, address an inspection concern, or make a monthly payment more manageable. That can keep a qualified buyer in the transaction without requiring a large price reduction.

The important number is not the concession by itself. It is your net proceeds.

Imagine two offers. One buyer offers less with no concessions. Another offers more but requests help with closing costs. Depending on the numbers, the second offer could still leave the seller with more money. Terms such as financing, contingencies, closing date, repair requests, and the buyer's ability to perform matter too.

This is where an experienced real estate professional becomes especially valuable. Your agent can compare offers line by line, estimate your likely net, and help determine which concessions make strategic sense.

The goal of negotiation is not to "win" every individual point. It is to reach the closing table with the strongest combination of price, terms, certainty, and net proceeds. Sometimes saying yes to the right concession can help you protect what matters most.



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Why Clients Remember Us Long After Closing

More Than a Transaction

Real estate isn't just about contracts and closing dates—it's about building lasting relationships rooted in trust, communication, and care. We make our clients' goals our mission, showing up with strategy, honesty, and hands-on support every step of the way.

We Stay Connected

What really sets us apart? We don't disappear once the keys are handed over. We stay in touch, offer ongoing value, and continue to be a resource long after the transaction ends.

Built to Be Remembered

That level of commitment leaves a lasting impression—and it's why we're the first names clients recommend when friends or family need trusted real estate advisors.

Whether you're ready to move or just exploring your options, we're here to help—before, during, and well after closing. Please reach out any time.

Home Evaluation

Getting ready to sell? Reach out for a CURB APPEAL EVALUATION. Make sure every person that drives by wants to come inside.



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Call Us Today for All Your Real Estate Needs!

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